

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JAY A. THWAITE  
CONSTANCE V. THWAITE  
Debtor(s)

Case No. 18-21682CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/29/2018.
- 2) The plan was confirmed on 06/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/26/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/15/2023.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,638.23.
- 10) Amount of unsecured claims discharged without full payment: \$36,269.16.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$74,527.98
Less amount refunded to debtor	\$1,394.02

**NET RECEIPTS:** **\$73,133.96**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,870.83
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,390.49
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$9,261.32**

Attorney fees paid and disclosed by debtor: \$303.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	13,622.23	13,533.96	0.00	16,609.80	0.00
CAPITAL ONE NA**	Unsecured	512.00	656.07	656.07	141.70	0.00
DOMINION NATIONAL (FORMERLY D	Unsecured	34.80	NA	NA	0.00	0.00
FINANCIAL DATA SYSTEMS	Unsecured	183.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	19,565.45	18,218.69	18,218.69	3,934.98	0.00
INTERNAL REVENUE SERVICE*	Priority	1,247.64	612.67	612.67	612.67	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,353.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,067.00	2,398.93	2,398.93	518.13	0.00
PNC BANK NA	Unsecured	6,808.82	7,674.30	7,674.30	1,657.54	0.00
QUEST DIAGNOSTICS INC	Unsecured	23.49	NA	NA	0.00	0.00
SOUTH HILLS ENT ASSOC++	Unsecured	298.00	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	20.46	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	86.46	NA	NA	0.00	0.00
ST CLAIR PROFESSIONAL SERVICES	Unsecured	14.50	NA	NA	0.00	0.00
ST CLAIR PROFESSIONAL SERVICES	Unsecured	142.43	NA	NA	0.00	0.00
ST CLAIR PROFESSIONAL SERVICES	Unsecured	6.25	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	189.49	NA	NA	0.00	0.00
TOWD POINT MORTGAGE TRUST 202	Secured	62,890.40	60,403.91	0.00	38,166.31	0.00
TOWD POINT MORTGAGE TRUST 202	Secured	0.00	31.26	31.26	31.26	0.00
UPMC COMMUNITY MEDICINE	Unsecured	153.90	NA	NA	0.00	0.00
UPMC HEALTH PLAN	Unsecured	81.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	1,554.62	5,454.07	5,454.07	1,178.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	52.54	1,176.54	1,176.54	254.12	0.00
WELLS FARGO BANK NA	Unsecured	3,184.31	3,556.38	3,556.38	768.13	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$38,166.31	\$0.00
Mortgage Arrearage	\$31.26	\$31.26	\$0.00
Debt Secured by Vehicle	\$0.00	\$16,609.80	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$31.26</b>	<b>\$54,807.37</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$612.67	\$612.67	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$612.67</b>	<b>\$612.67</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$39,134.98</b>	<b>\$8,452.60</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$9,261.32</u>
Disbursements to Creditors	<u>\$63,872.64</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$73,133.96</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/22/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.